

## Information to identify the case:

Debtor 1:	<b>Margaret A. Jackson</b>	Social Security number or ITIN:	xxx-xx-3634
	First Name Middle Name Last Name	EIN:	__-__-____
Debtor 2:		Social Security number or ITIN:	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	__-__-____
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 2/20/18
Case number:	18-13223-JNP	Date case converted to chapter:	7 2/15/19

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Margaret A. Jackson	
2. All other names used in the last 8 years	aka Margaret A. Boyle	
3. Address	808 Castleton Dr Mickleton, NJ 08056-1268	
4. Debtor's attorney Name and address	Lee Martin Perlman Lee M. Perlman 1926 Greentree Road Suite 100 Cherry Hill, NJ 08003	Contact phone (856) 751-4224
5. Bankruptcy trustee Name and address	Douglas S. Stanger Flaster/Greenberg 646 Ocean Heights Avenue Linwood, NJ 08221	Contact phone (609) 645-1881

For more information, see page 2 &gt;

Debtor **Margaret A. Jackson**

Case number **18-13223-JNP**

<b>6. Bankruptcy clerk's office</b>	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 856-361-2300  Date: 2/25/19
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<b>7. Meeting of creditors</b>	<b>March 25, 2019 at 11:30 AM</b>	Location:
<b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Bridge View Building, Suite 102, 800 Cooper Street, Camden, NJ 08101</b>
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
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<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
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<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 5/24/19</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>	
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	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
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<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
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<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
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**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Margaret A. Jackson  
 Debtor

Case No. 18-13223-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Feb 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2019.

db Margaret A. Jackson, 808 Castleton Dr, Mickleton, NJ 08056-1268  
 517357668 +DEUTSCHE BANK NATIONAL TRUST COMPANY, Robertson Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 517622007 +DITECH Financial, LLC, Phelan, Hallinan, Diamond & Jones, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 517341123 +Ditech Financial LLC, Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Ste 900,  
 Mount Laurel, NJ 08054-4318  
 517388575 +Ditech Financial LLC, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406,  
 Westmont, NJ 08108-2812  
 517341118 +Kingsgate, Access Management Group, 1100 Northmeadow Pkwy, Ste 114,  
 Roswell, GA 30076-3871  
 517341119 +Law Offices Pearson & Crass, PO Box 377, Woodbury, NJ 08096-7377  
 517484801 Ocwen Loan Servicing, LLC, ATTN: Bankruptcy Department, P.O. Box 24605,  
 West Palm Beach, FL 33416-4605  
 517403818 +Pearson and Crass, P.A., c/o Linda J. Yovnello, 41 E. Walnut Avenue,  
 Lindenwold, NJ 08021-1634  
 517341126 +U Of P Federal Cu, 3900 Chestnut St, Philadelphia, PA 19104-3120

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@newjerseybankruptcy.com Feb 26 2019 00:37:28 Lee Martin Perlman,  
 Lee M. Perlman, 1926 Greentree Road, Suite 100, Cherry Hill, NJ 08003  
 tr +EDI: FDSSTANGER.COM Feb 26 2019 05:08:00 Douglas S. Stanger, Flaster/Greenberg,  
 646 Ocean Heights Avenue, Linwood, NJ 08221-1011  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 26 2019 00:38:36 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 26 2019 00:38:31 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517341109 +EDI: BANKAMER.COM Feb 26 2019 05:03:00 Bk Of Amer, 1800 Tapo Canyon Rd,  
 Simi Valley, CA 93063-6712  
 517389507 +E-mail/Text: bankruptcy@consumerportfolio.com Feb 26 2019 00:38:45  
 CONSUMER PORTFOLIO SERVICES, P.O BOX 57071, IRVINE, CA 92619-7071  
 517341111 +E-mail/Text: bankruptcy@consumerportfolio.com Feb 26 2019 00:38:45 Consumer Portfolio Svc,  
 Attn: Bankruptcy, Po Box 57071, Irvine, CA 92619-7071  
 517351619 EDI: DISCOVER.COM Feb 26 2019 05:03:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 517341112 +EDI: DISCOVER.COM Feb 26 2019 05:03:00 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025  
 517341113 +E-mail/Text: bankruptcy.bnc@ditech.com Feb 26 2019 00:38:08 Ditech, Attn: Bankruptcy,  
 Po Box 6172, Rapid City, SD 57709-6172  
 517374576 E-mail/Text: bankruptcy.bnc@ditech.com Feb 26 2019 00:38:08  
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
 Rapid City, South Dakota 57709-6154  
 517341114 +EDI: RMSC.COM Feb 26 2019 05:03:00 GE Capital, PO Box 960061, Orlando, FL 32896-0061  
 517341115 EDI: RMSC.COM Feb 26 2019 05:03:00 Ge Capital Retail Bank, PO Box 965033,  
 Orlando, FL 32896-5033  
 517341116 +EDI: IIC9.COM Feb 26 2019 05:08:00 I C System Inc, Po Box 64378,  
 Saint Paul, MN 55164-0378  
 517341117 +EDI: IIC9.COM Feb 26 2019 05:08:00 I C System Inc, 444 Highway 96 East, P.O. Box 64378,  
 St. Paul, MN 55164-0378  
 517341120 +EDI: MID8.COM Feb 26 2019 05:03:00 Midland Funding, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255  
 517341121 +Fax: 407-737-5634 Feb 26 2019 00:50:46 Ocwen Loan Servicing Llc, Attn: Research Dept,  
 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493  
 517341124 EDI: PRA.COM Feb 26 2019 05:03:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,  
 Norfolk, VA 23541  
 517367017 EDI: PRA.COM Feb 26 2019 05:03:00 Portfolio Recovery Associates, LLC, c/o Sam's Club,  
 POB 41067, Norfolk VA 23541  
 517343519 +EDI: RMSC.COM Feb 26 2019 05:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517341125 +EDI: WTRRN BANK.COM Feb 26 2019 05:03:00 Target, C/O Financial & Retail Srvs,  
 Mailstop BT POB 9475, Minneapolis, MN 55440-9475  
 517341127 +EDI: VERIZONCOMB.COM Feb 26 2019 05:03:00 Verizon, Attn: Wireless Bankruptcy Admin,  
 500 Technology Dr Ste 500, Weldon Springs, MO 63304-2225  
 517468010 +EDI: AIS.COM Feb 26 2019 05:03:00 Verizon, by American InfoSource LP as agent,  
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

District/off: 0312-1

User: admin  
Form ID: 309A

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Total Noticed: 33

Date Rcvd: Feb 25, 2019

517341110\* +Bk Of Amer, 1800 Tapo Canyon Rd, Simi Valley, CA 93063-6712  
517341122\* +Ocwen Loan Servicing Llc, Attn: Research Dept, 1661 Worthington Rd Ste 100,  
West Palm Beach, FL 33409-6493

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 27, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2019 at the address(es) listed below:

Aleisha Candace Jennings on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY  
ajennings@rasflaw.com  
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfbis.com,  
jackie.parsio@flastergreenberg.com;diana.janansky@flastergreenberg.com,dss@trustesolutions.net  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,  
summarymail@standingtrustee.com  
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@blankrome.com,  
bkgroup@kmlawgroup.com  
Lee Martin Perlman on behalf of Debtor Margaret A. Jackson ecf@newjerseybankruptcy.com,  
lmpcourt@gmail.com  
Robert P. Saltzman on behalf of Creditor DITECH FINANCIAL LLC dnj@pbslaw.org  
Sherri Jennifer Smith on behalf of Creditor Ditech Financial LLC nj.bkecf@fedphe.com,  
nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9